



WELLNESS AT WORK:

YOUR GUIDE TO HEALTH & BENEFITS

At Interloc Solutions, we are committed to providing a comprehensive and competitive benefits package designed to support your health, financial security, and overall well-being, ensuring you have the resources to thrive both professionally and personally.

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OUR COMPANY

Founded in 2005, Interloc Solutions brings together hundreds of years of combined Maximo expertise, delivering business-driven technology solutions with proven success.

As an IBM OEM, Premier, and Platinum-Accredited Business Partner, Interloc provides cutting-edge consulting and mobile solutions designed to maximize your Maximo investment. 100% dedicated to your success, we help you harness Maximo to exceed your business goals.



YOUR BENEFITS, YOUR FUTURE



Health & Wellness

- Medical Benefits
- Dental Benefits
- Vision Benefits
- Group Basic Life/AD&D
- Voluntary Life/AD&D
- Voluntary Critical Illness
- Preventative Care Services
- Wellbeing Resources



Financial Security

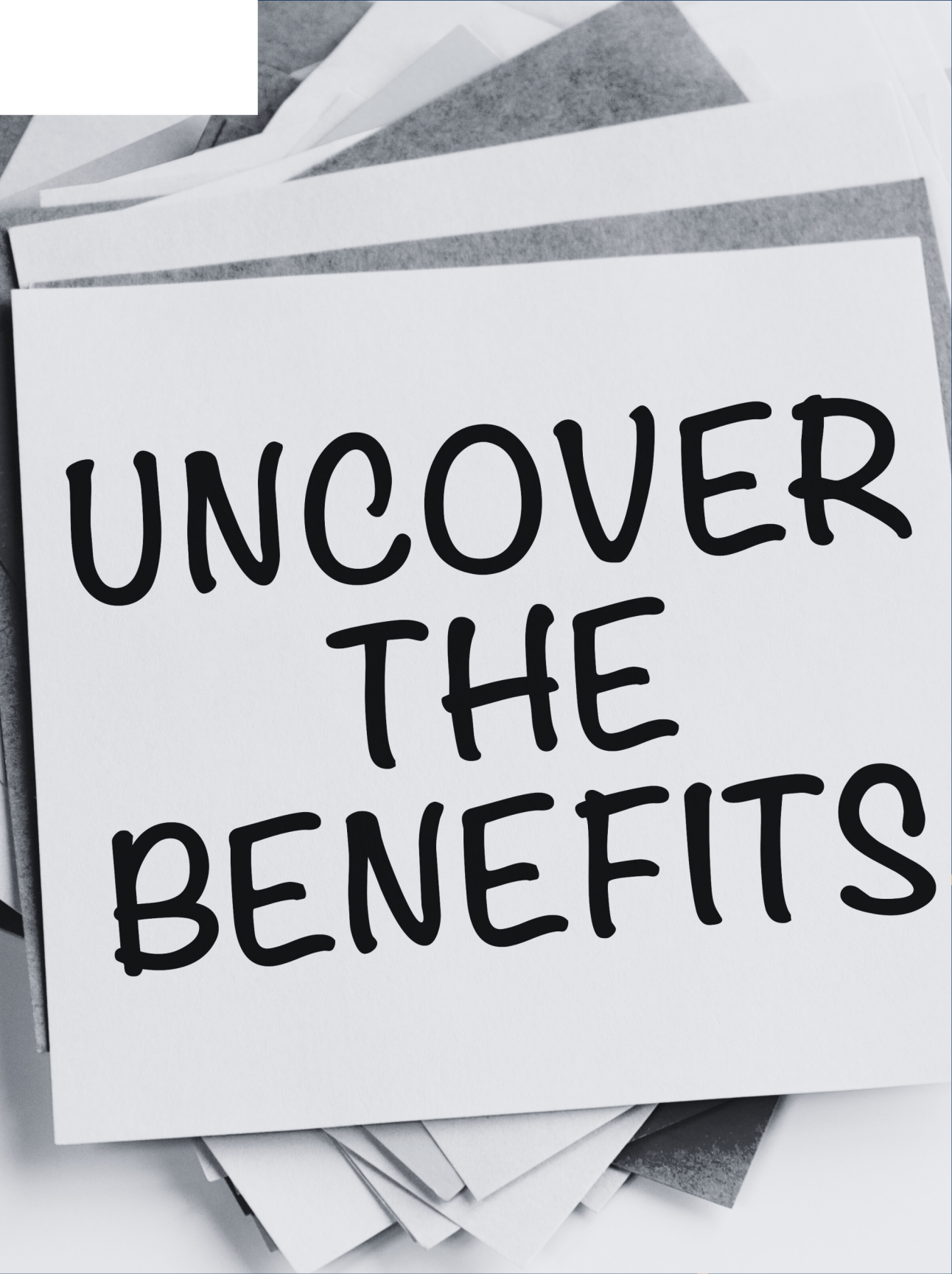
- Compensation
- Retirement Benefits
- Flexible Spending Accounts
- Life and Disability Benefits
- Financial Wellbeing Resources



Work-Life Balance

- Paid Time off (PTO)
- Family-Focused Benefits





UNCOVER
THE
BENEFITS

OUR BENEFITS— THE BASICS

All full-time employees who regularly work at least 30 hours per week are eligible for medical, dental, vision, Life/AD&D, Voluntary Life and AD&D, Voluntary Critical Illness, Voluntary Accident, Short and Long-Term Disability benefits. You can also enroll eligible dependents (legal spouse, domestic partner, and dependent children).

KEEPING YOU INFORMED

As an Interloc employee, you'll have access to resources that keep you up to date with the information about your rewards.



Cigna One Guide

Cigna One Guide helps you know your coverage and how it works. Get answers to all your health care or plan questions.



USI Benefit Resource Center (BRC)

USI Benefit Resource Center (BRC) provides a Benefits Specialist to help with plan selection, translating jargon, answering coverage questions, and working directly with insurance carriers to resolve claim issues and service denials.



Coach by Cigna

Coach by Cigna is a health & fitness app offering personalized programs, a team of health coaches for motivational & instructional video messaging, active programs & daily to-do lists, plus a library of health & wellness articles.



Employee Resources & Information

As an Interloc employee, you'll have access to valuable resources that keep you informed about your compensation, perks, and professional opportunities—ensuring you make the most of what's available to you.



MEDICAL BENEFITS

Interloc offers the following medical plan options, so you can select the plan that works best for your needs:

Cigna Open Access Plus Choice (OAP) \$20
Cigna Open Access Plus Base (OAP) \$30

Comparing the Medical Plan Options:

| | CIGNA OAP \$20.00 | CIGNA OAP \$30.00 |
|--|--|---|
| Your Monthly Contribution | Highest | Lowest |
| In-Network Services | <ul style="list-style-type: none">Copays for many common services20% coinsurance | <ul style="list-style-type: none">Copays for many common services30% coinsurance |
| Deductible (Embedded*) Out-of-Pocket Maximum (Embedded**) | <ul style="list-style-type: none">\$250 Individual\$500 Family \$3,500 Individual\$7,000 Family | <ul style="list-style-type: none">\$500 Individual\$1000 Family \$4,500 Individual\$9,000 Family |

All Cigna plans cover office visits, inpatient and outpatient care and prescriptions.

They differ in the amount you pay for coverage, your cost when you receive care and how care is covered (e.g., in-network versus out-of-network).



Low copays for common services: You will have access to these healthcare services for a copay when you use Cigna in-network facilities and providers:

- Telehealth Services
- Primary Care physician Office Visits
- Urgent care
- Generic Prescription Drugs

For other healthcare services, you pay the full allowable amount until you reach your deductible. Then, you pay coinsurance (a percentage of the allowable amount), and the plan pays the rest.

GET DISCOUNTS WITH CIGNA HEALTHY REWARDS



DISCOUNTS WITH HEALTHY REWARDS

- Nutritional Meal Delivery Service
- Fitness Memberships and Devices
- Vision Care, Lasik Surgery, Hearing Aids
- Yoga Products and Virtual Workouts
- Acupuncture, Massage, Occupational Therapy and Physical Therapy.



EMPLOYEE ASSITANCE PROGRAM (EAP)

Interloc employees enrolled with Cigna medical can take advantage of the Employee Assistance Program (EAP). Your home and work life impacts your health.



LEARN MORE ABOUT YOUR EAP

- Work/Life Resources
- Licensed Clinicians
- Short-Term Counseling

* Psychiatric services and medication management are not included.

EMPLOYEE ASSISTANCE PROGRAM



Emotional Health and Family Support

Learn how to manage stress, address depression and anxiety, cope with illness, and adjust to life challenges. Also, get help with marriage and relationship issues.



Home Life Referrals

Request referrals for childcare, eldercare, adoption, pet care, home repairs, and more. Address parenting questions.



Financial and Legal Assistance

Phone consultants with experts on debt, budget, retirement, etc. Get a no-cost ½ hour, per legal issue, with a network attorney.



Job and Career Support

discuss career growth, and get tips for managing workplace stress and change, and other issues.



IdentifyForce

.24/7 identify theft monitoring, real-time alerts for any account or credit activity, white glove restoration for any identity theft compromises and ChildWatch monitoring for covered dependents.

DENTAL BENEFITS

Interloc offers Cigna Dental PPO plan. The Cigna Dental PPO plan offers two levels of coverage – one for care provided by a Cigna Dental provider and another for non-network providers. You will receive the highest benefit level when you choose a network provider, with negotiated rates for covered services. If you visit a non-contracted dentist, Cigna Dental will only pay the maximum allowable charge. The non-contracted dentist can bill you for the outstanding balance.



DENTAL BENEFITS

| | In-Network Plan Pays | Out-of-Network Plan Pays |
|--|---|---|
| Annual Deductible | Annual Deductible | Annual Deductible |
| Individual Family Waived for Preventive Care | \$50.00 \$150.00 YES | \$50.00 \$150.00 YES |
| Annual Maximum | Annual Maximum | Annual Maximum |
| Per Person/Family Preventive Basic Major | \$1500.00 100% 90% 60% | \$1500.00 100% 90% 60% |
| Orthodontia | Orthodontia | Orthodontia |
| Benefit Percentage Adults (and Covered Full-Time Students, if Eligible) Dependant Child (ren) Lifetime Maximum Benefits Waiting Periods | 50% Not Covered Covered \$1500.00 N/A | 50% Not Covered Covered \$1500.00 N/A |

Cigna members will now have access to the Oral Health Integration Program, which allow members, diagnosed with certain conditions to receive deep periodontal cleanings (scaling and root planning) and some maintenance services at no cost. To get reimbursed, qualified employees must first enroll in the Cigna Dental Oral Health Integration Program by either going to myCigna.com.

Conditions eligible for the program are:

- Diabetes
- Heart Disease
- Maternity
- Stroke
- Radiation for Head or Neck cancers
- Organ Transplants
- Chronic kidney Disease, and more.

See your Cigna Dental Oral Health Integration information found in the Summary of Benefits in Coverages booklet for more information.

VISION BENEFITS

| | In-Network Members Pay | Out-of-Network Members Pay |
|---|---|---|
| Frequencies | Frequencies | Frequencies |
| Exams Lenses/Contact Lenses frames | Every 12 Months Every 12 Months Every 12 Months | Every 12 Months Every 12 Months Every 12 Months |
| Copays | Copays | Copays |
| Exam Single Bifocal Trifocal Standard Progressive | \$10.00 Copay \$25.00 Copay \$25.00 Copay \$25.00 Copay \$90.00 Copay | Reimbursed up to \$40 Reimbursed up to \$30 Reimbursed up to \$50 Reimbursed up to \$70 Reimbursed up to \$50 |
| Allowances | Allowances | Allowances |
| Frames Contact Lenses (Elective) Contact Lenses (Medically Necessary) | Allowed up to \$130 Allowed up to \$130 Covered in Full | Reimbursed up to \$91 Reimbursed up to \$130 Reimbursed up to \$210 |

The EyeMed Vision Plan covers expenses for regular eye exams, lenses, frames and contacts. When you use an EyeMed provider, you pay a copay for most covered services and materials. You can also use a non-EyeMed provider and receive reduced benefits.

MUTUAL OF OMAHA GROUP LIFE AND AD&D

This benefit is available to you, free of cost, whether or not you choose to participate in the company-sponsored Medical, Dental, and/or Vision programs.

| Benefits and Features | |
|--|--|
| Employee Benfits | \$15,000.00 |
| Reduction of Benefits | 35% reduction of coverage at age 65, 50% reduction of coverage at age 70. Benefits end at the termination of employment or retirement. |
| <p>You are entitled to the following additional benefits at no additional cost in conjunction with your Cigna Life and AD&D plan.</p> <p>Accidental Death and Dismemberment Provides additional protection in the event of accidental death. Also covers loss of limb or eye due to accident.</p> <p>Accelerated Benefit The accelerated death benefit provides an option to withdraw a percentage of your life insurance coverage when diagnosed as terminally ill.</p> | |

Basic Life insurance protects employees and their designated beneficiaries from financial hardship in the event of death. It provides the peace of mind you get when you know your loved ones will be protected if anything happens to you.

Accidental Death & Dismemberment (AD&D) insurance provides additional protection to your designated beneficiaries in the event of your death or provides a lump sum benefit to you in the event of loss of limb, eyesight, or hearing.

MUTUAL OF OMAHA VOLUNTARY LIFE AND AD&D

| Optional Life and AD&D | Employee | Spouse | Child (ren) |
|------------------------|---|---|---|
| Benefit Amount | Increments of \$10,000 to maximum of 5x times up to \$300,000 | Increments of \$5,000 up to maximum of \$250,000 not to exceed 50% of employee elected amount | Flat amount of \$10,000 |
| Minimum | \$10,000.00 | \$5,000.00 | Flat amount of \$10,000 |
| Maximum | 5x salary up to \$300,000 | 100% of Employee Benefit up to \$50,000 | 100% of Employee Benefit up to \$10,000 |
| Guarantee Issued | \$100,000 | \$25,000 | \$10,000 |
| Benefit Reduction | Benefit reduced by 35% at age 65 and 50% at age 70 | Benefit reduced at employees age by 35% at age 65 and 50% at age 70 | N/A |

Conversion: Coverage may be converted upon termination of active employment.

Waiver of Premium: Payment of premium can be waived if you are totally disabled for 9 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at 65 years of age or if no longer disabled.

Interloc Solutions offers benefit eligible employees the option to purchase Voluntary Life and Accidental Death & Dismemberment (AD&D) benefits.

The voluntary coverage is available to you, your spouse and children through Mutual of Omaha and is sponsored by your employer at a conveniently cost-effective rate with premiums deducted from payroll. In order to purchase voluntary life and AD&D for your dependents, you must be enrolled to elect coverage for your spouse or child(ren).

No matter if you have one child or ten children, you will pay a flat amount to cover all children enrolled in the voluntary life policy.

Premiums are calculated based on the employee's current age of the effective date of plan. Employee and spouse rates are adjusted once each year on the plan anniversary date for employees advancing to the next age band. Spouse coverage terminates when the employee attains age 70 (regardless of the spouse's actual age).

If you are enrolled in the voluntary life for yourself, spouse or children, you are also automatically enrolled in the voluntary AD&D policy.

MUTUAL OF OMAHA LONG-TERM DISABILITY

This benefit is available to you, free of cost, whether or not you choose to participate in the company-sponsored Medical, Dental, and/or Vision programs.

| Long-Term Disability (LTD) | |
|----------------------------|---|
| Eligibility | All full-time employees working 30+ hours |
| Employee Benefit | 60% of monthly pre-disability earnings |
| Elimination Period | 90 days |
| Maximum Monthly Benefit | \$10,000 |
| Maximum Benefit Duration | Social Security Normal Retirement Age |

One of the most important assets to you as an employee is the ability to earn an income. Disability benefits are designed to continue providing you with income if you're unable to work due to non-occupational illness or accident. Disability insurance can help you continue to pay your bills by replacing a portion of your income until you are able to return to work.

Interloc provides all benefit eligible employees with Long-Term disability, free of cost, whether or not you choose to participate in the company-sponsored Medical or Dental programs.

Long-Term Disability Benefits (LTD) partially replaces your income if you become totally or partially disabled while insured. Mutual of Omaha will pay a monthly LTD benefit after the end of your 90-day Elimination Period, if Mutual of Omaha receives proof that you are:

1. Totally or Partially Disabled due to an injury or sickness; and
 2. Under the regular and continuing care of a Physician that provides appropriate treatment in accordance with your disabling condition.

MUTUAL OF OMAHA VOLUNTARY CRITICAL ILLNESS

| | Minimum | Maximu | Guarantee Issued |
|---|---|--|------------------|
| For You Elect in \$5,000 increments | \$5,000 | \$30,000 | \$30,000 |
| Spouse Elect in \$5,000 increments | \$5,000 | 100% of employee's CI Principal Sum, up to \$30,000 | \$30,000 |
| Child(ren) *Benefit for each child | 50% of employee's CI Principal SUM, up to \$10,000 | 50% of employee's CI Principal SUM, up to \$10,000 | \$10,000 |

Compensation
Interloc regularly reviews our compensation program to ensure its competitive and fair.

Competitive: We continually review our base pay ranges to ensure they are competitive within local markets and IT industries.

Fair: During the performance review process, your level of expertise, experience and/or job performance is evaluated, and your pay is based on the results.

As an active employee of Interloc Solutions, Inc., you can give your family the extra security they need to lessen the financial impact of a serious illness by purchasing Critical Illness insurance through United of Omaha Life Insurance Company.

A critical illness insurance policy provides a lump-sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke or cancer. The benefit can be used to pay out-of-pocket expenses or to supplement your daily cost of living.



FINANCIAL WELLBEING

As an Interloc employee, you will have access to free financial education and retirement resources through Paychex Retirement Services. They will help you take control of your finances, save money and plan for your future.

With Paychex Retirement Services, you will be able to:

- Speak with a financial coach about your 401(k) plan and retirement planning
- See how your current financial strategy aligns with a recommendation model
- Monitor your monthly income projection
- Estimate your funds for retirement



OTHER BENEFITS

FLEXIBLE SPENDING ACCOUNT (FSA) BENEFITS

Health Care FSA

An FSA allows employees to use pre-tax dollars to pay for eligible out-of-pocket healthcare expenses such as co-pays, prescription and over-the-counter medications, vision care, and dental work — for themselves, their spouse, and eligible dependents. These account-based plans are voluntary.

Dependent Care FSA

The dependent care FSA, also known as the childcare FSA, allows employees to pay for dependent care services (preschool or daycare, summer day camp, before or after school programs, and child or adult daycare) on a pre-tax basis. Funds are only available if they've already been contributed, meaning the full year's election is not available on day one of the plan year. Costs are paid out-of-pocket, then reimbursed afterward.

PAID CORPORATE HOLIDAYS

Interloc provides full-time employees with 12 days of Interloc Observed Holidays.



THANK YOU

FOR CONSIDERING

